

005440" 6446350

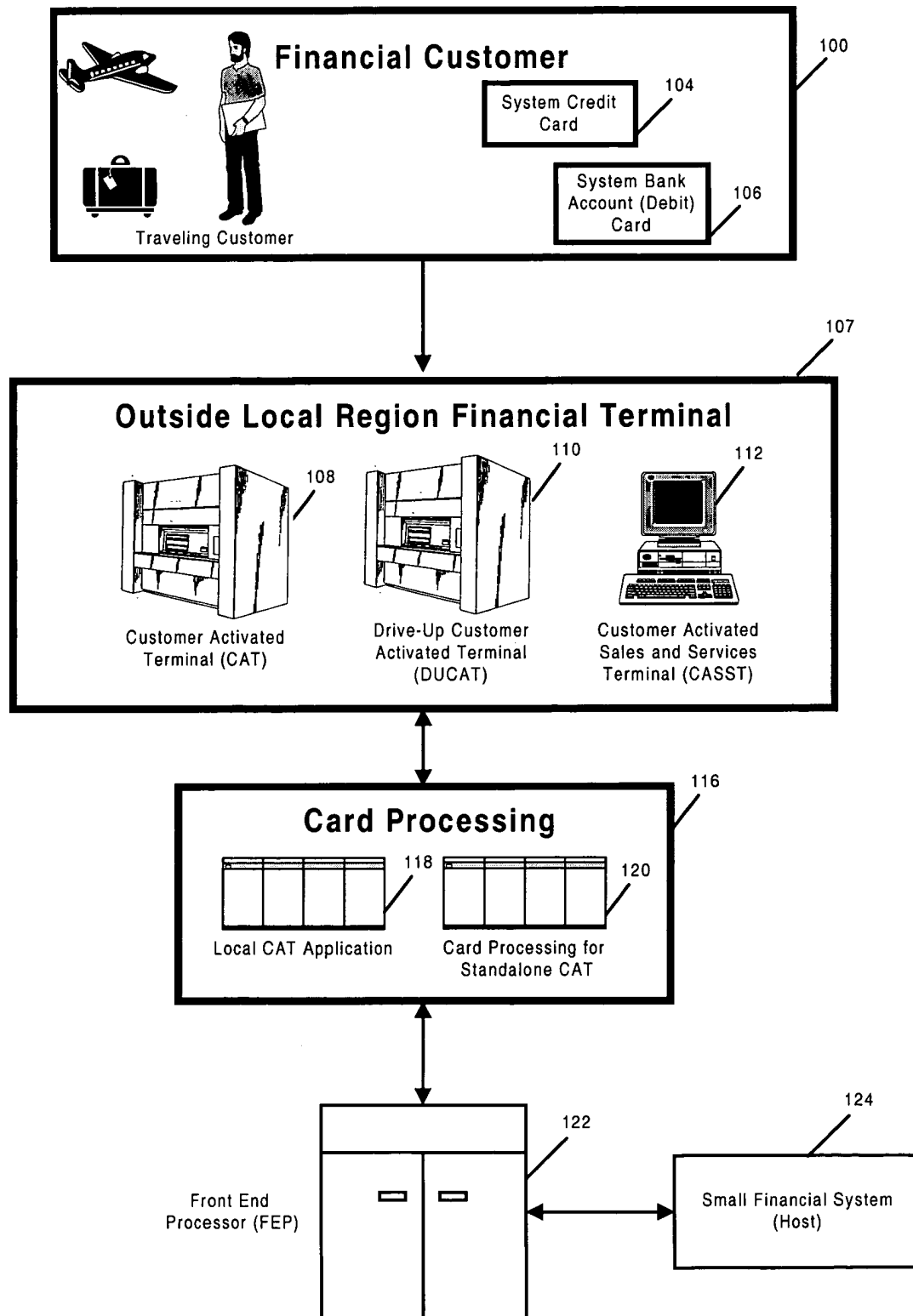


FIG. 1A

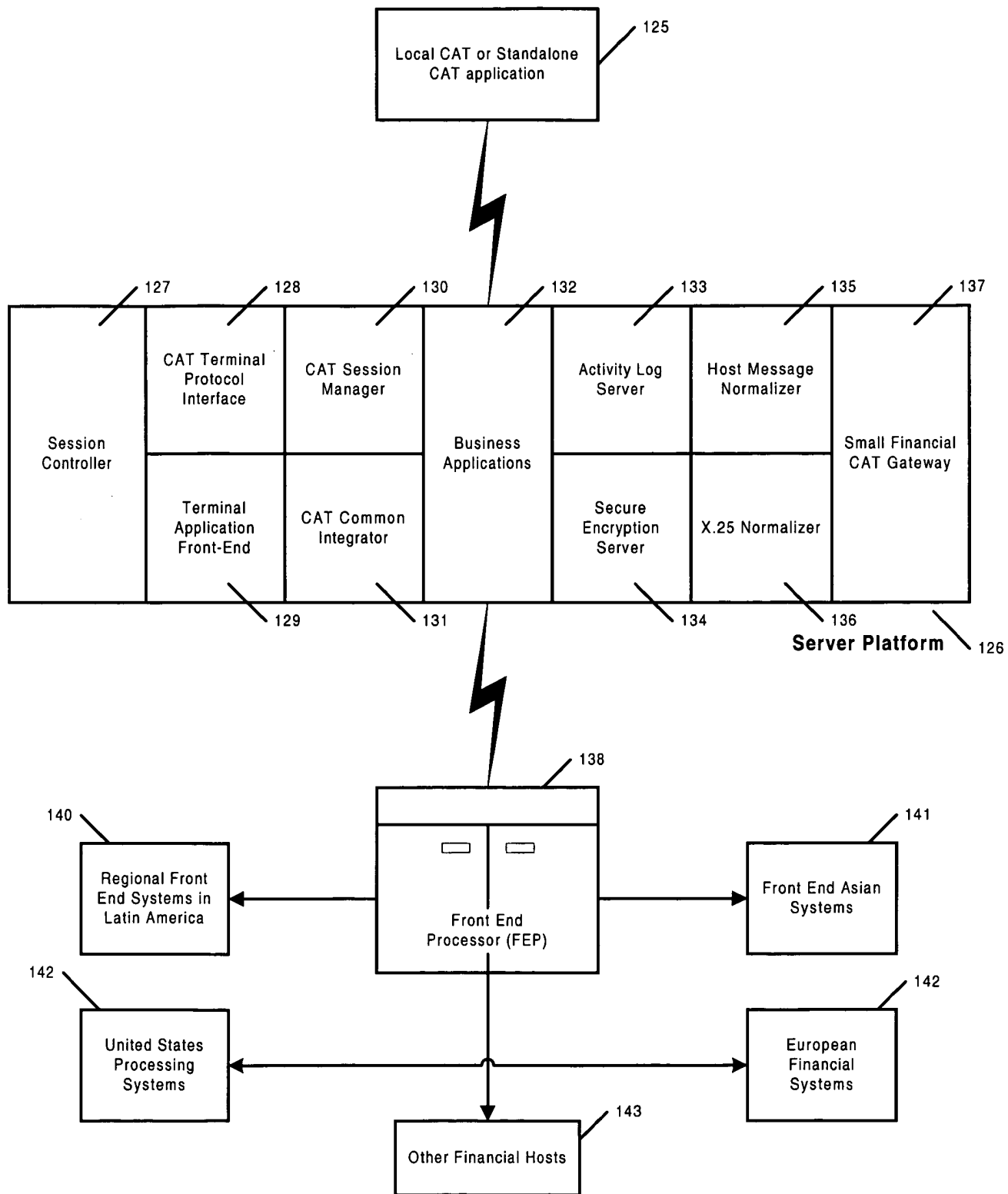


FIG. 1B

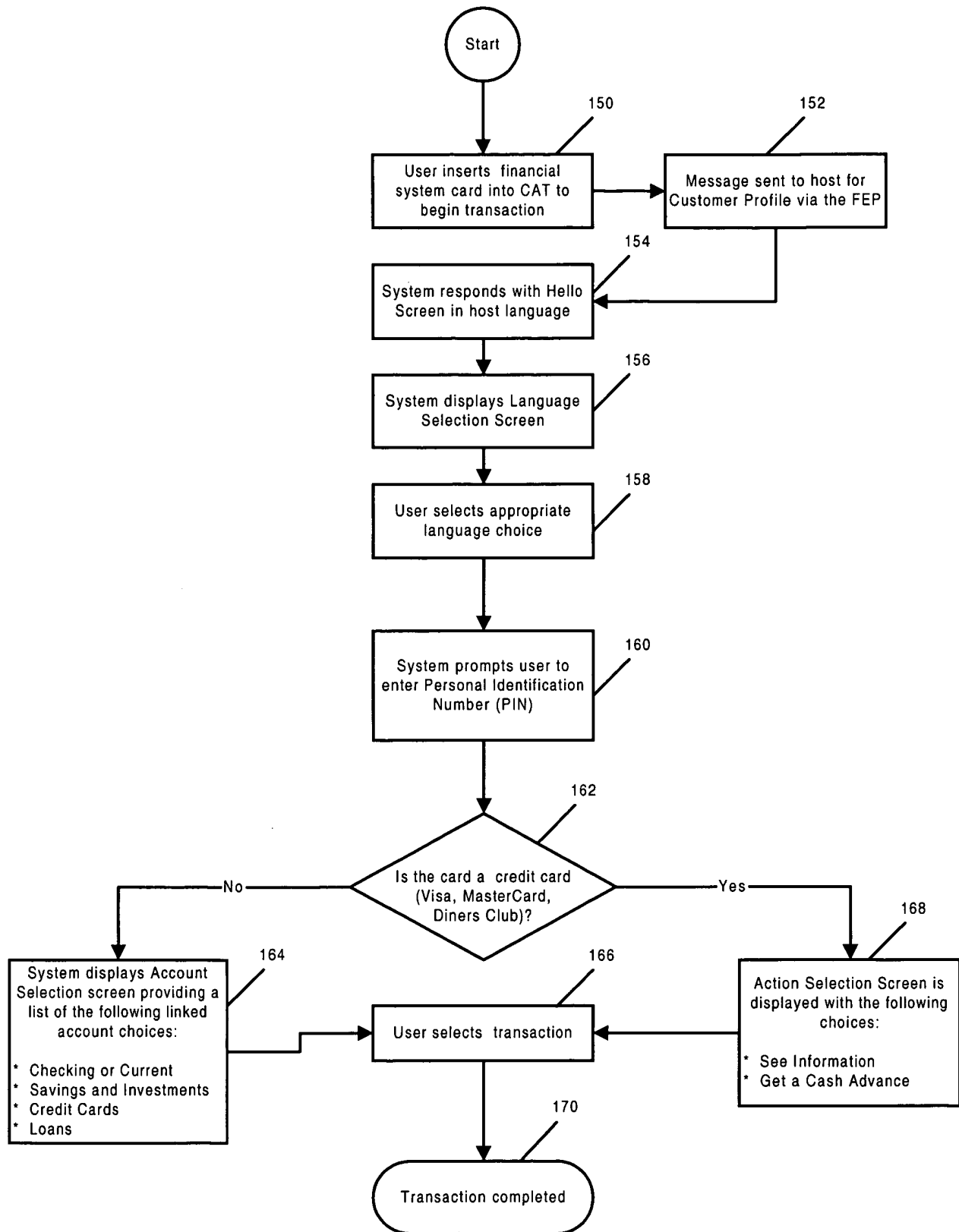
[illegible]

FIG. 2

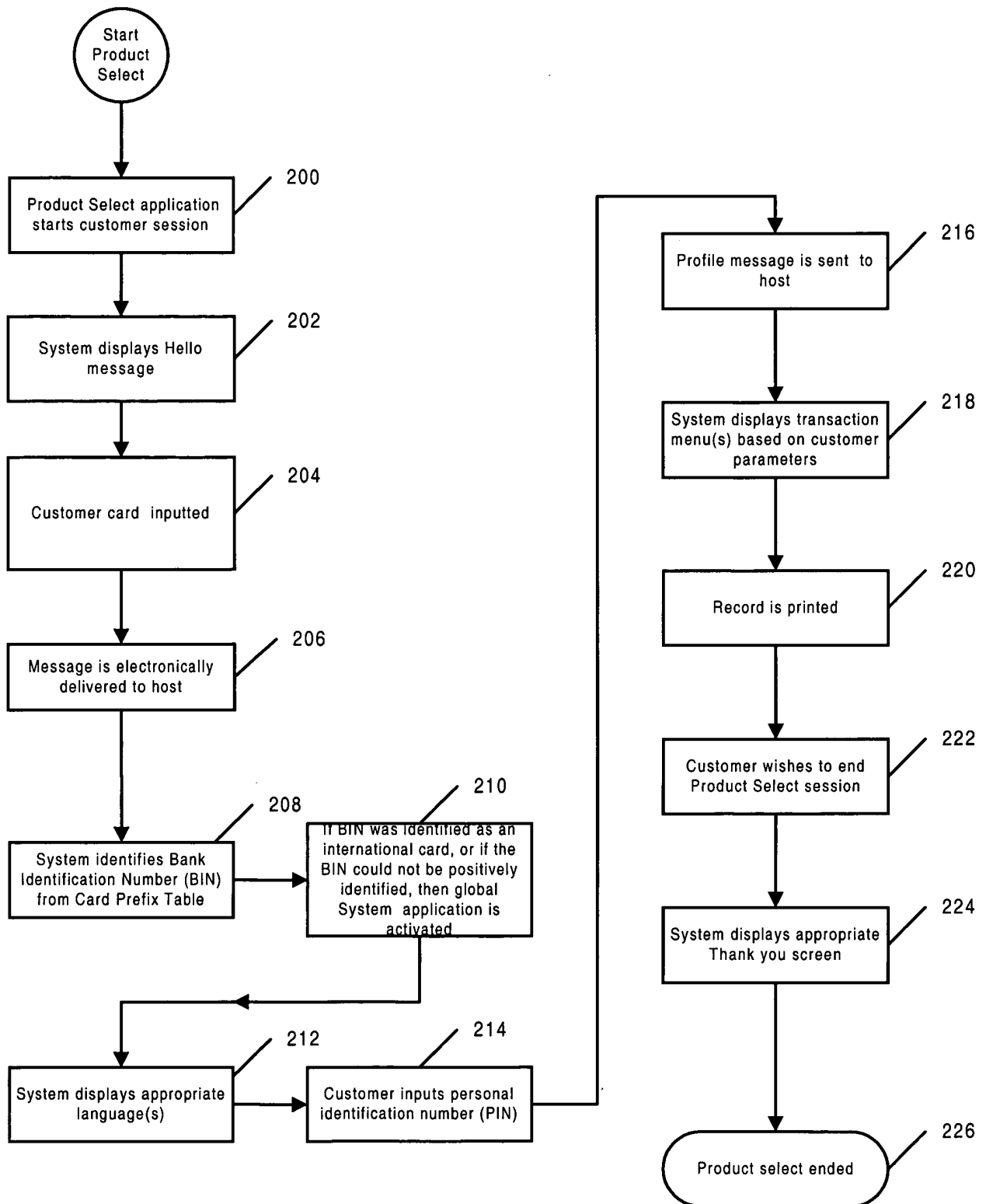
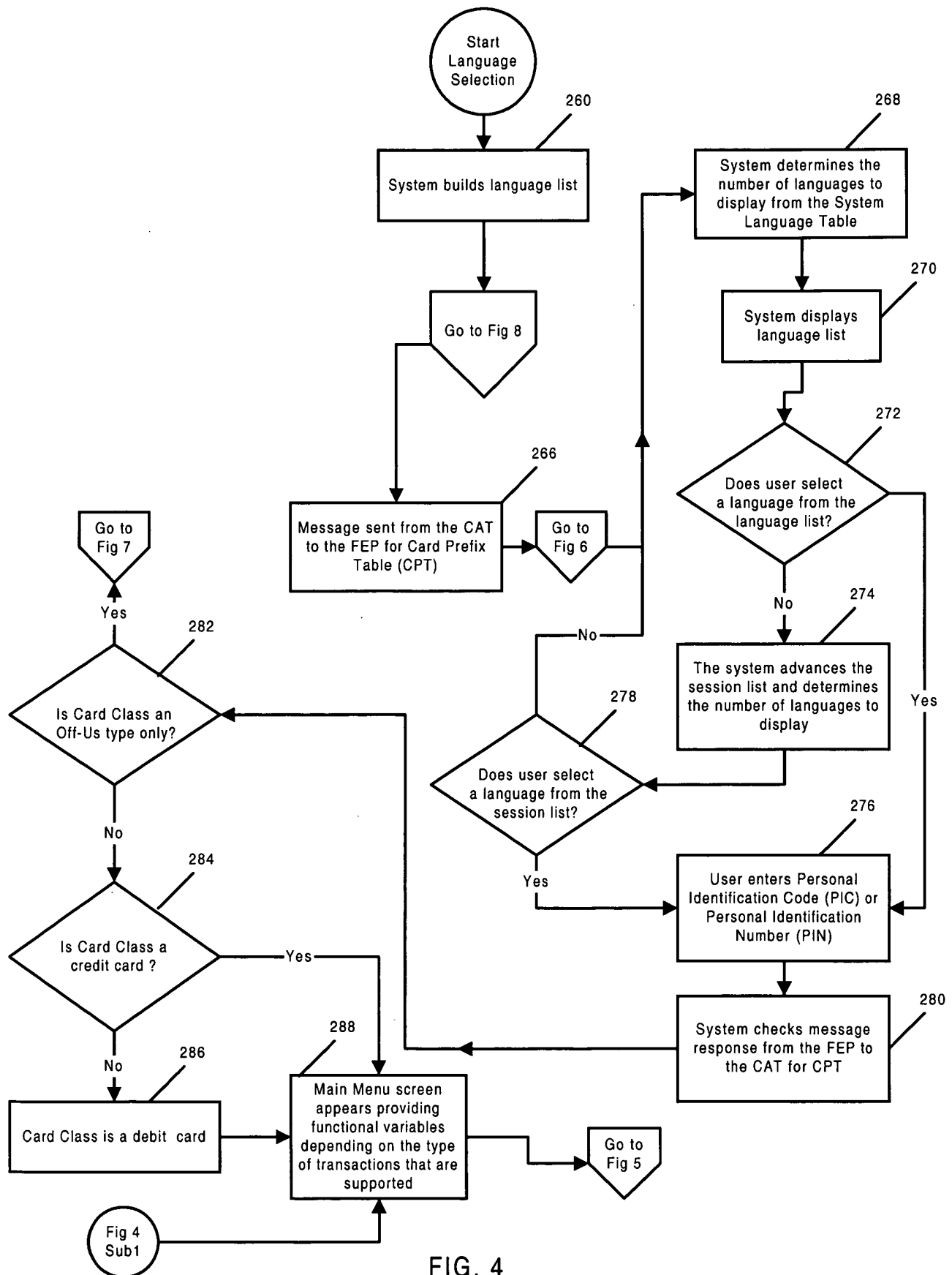


FIG. 3



```

graph TD
    Start((Start Transaction Selection)) --> 320[User selects transaction from the Main Menu]
    320 --> 322{Does the CAT support the transaction selected by user?}
    322 -- Yes --> 324{User did/did not select "Get Cash" from Main Menu}
    322 -- No --> 342((A))
    324 --> 328{Is cash dispensing mechanism operational?}
    328 -- No --> 342
    328 -- Yes --> 330[Background message check performed and proceeds with a good response]
    330 --> 332[System checks for printing status]
    332 --> 334[User selects from the following functions:  
• Get Cash  
• See Info  
• Transfer/Payment  
• See Recent Activity  
• Customer Service]
    334 --> 336[User selects "Get Cash" to withdraw cash]
    336 --> 338[Go to Fig 9]
    334 --> 338[User selects "See Info" to activate balance inquiry application]
    338 --> 336[Go to Fig 13]
    334 --> 335[User selects "See Recent Activity" to see transaction journals]
    335 --> 338[Go to Fig 16]
    334 --> 346[User selects "Customer Service"]
    346 --> 348[Customer Service Screen is displayed providing the Customer Service phone number]
    348 --> 350[User selects Transfer/Payment]
    350 --> 348[Go to Fig 17]
    342 --> 344{Does user wish to exit session?}
    344 -- No --> 342
    344 -- Yes --> 345[Exit System]

```

FIG. 5

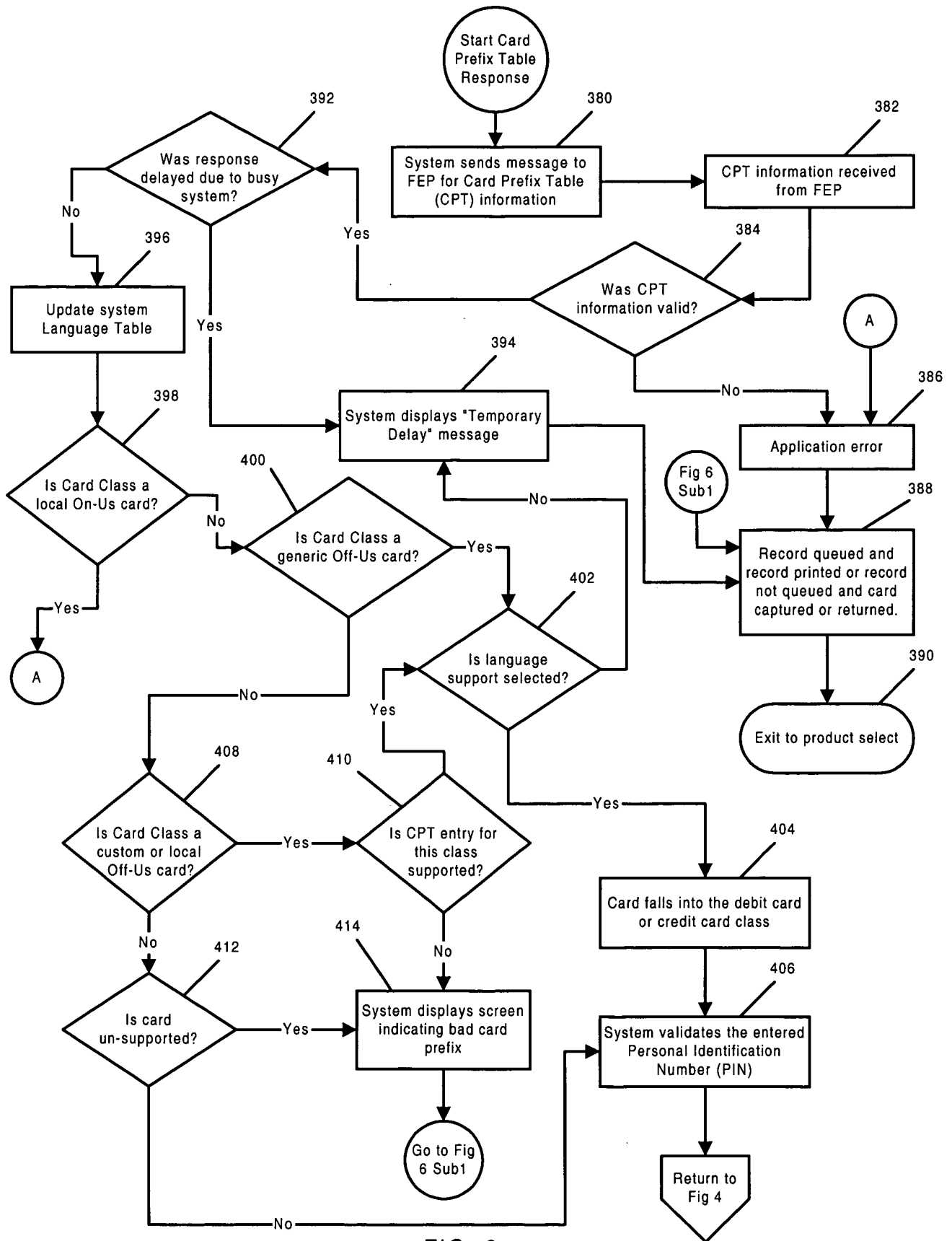


FIG. 6

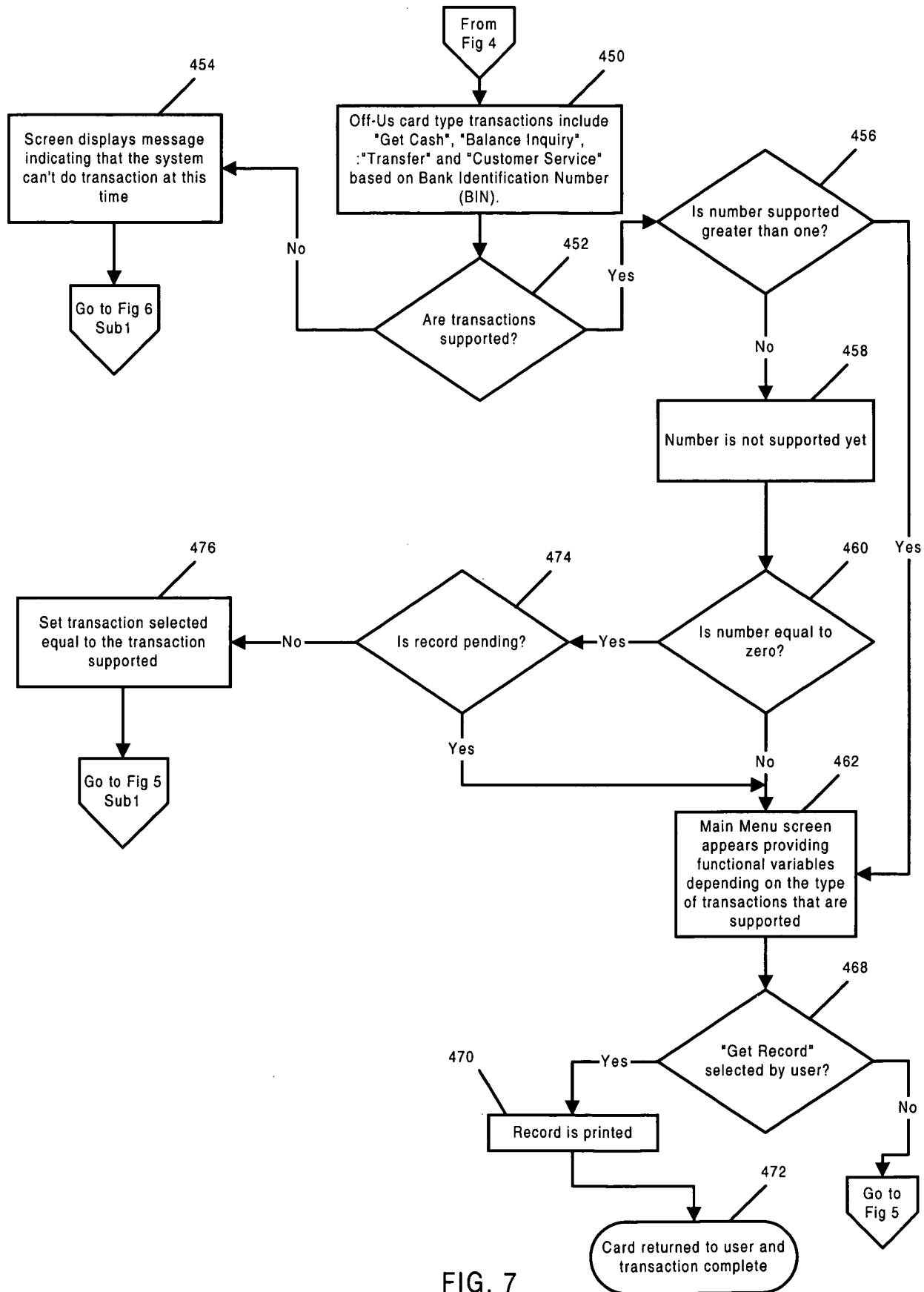


FIG. 7

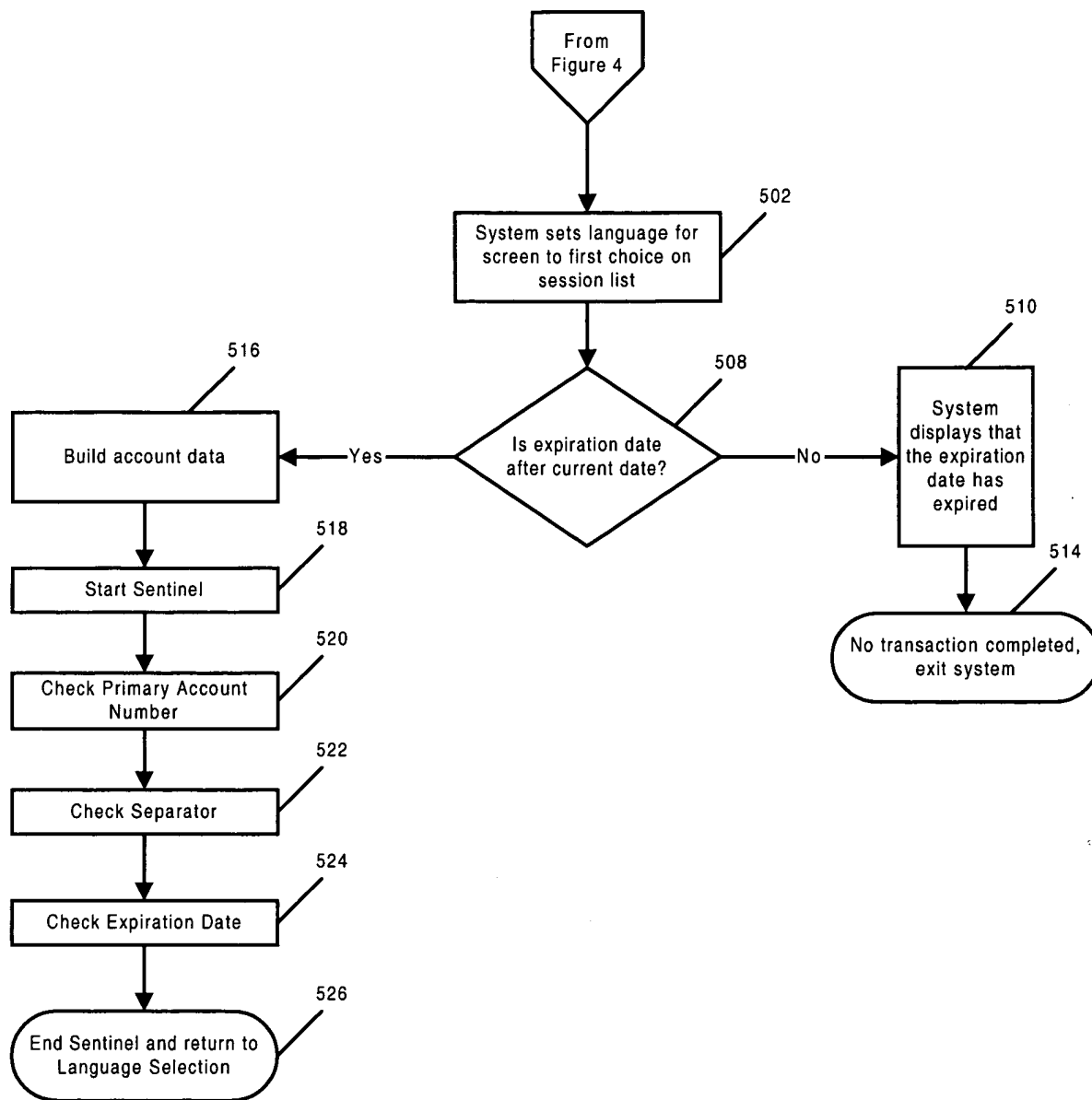
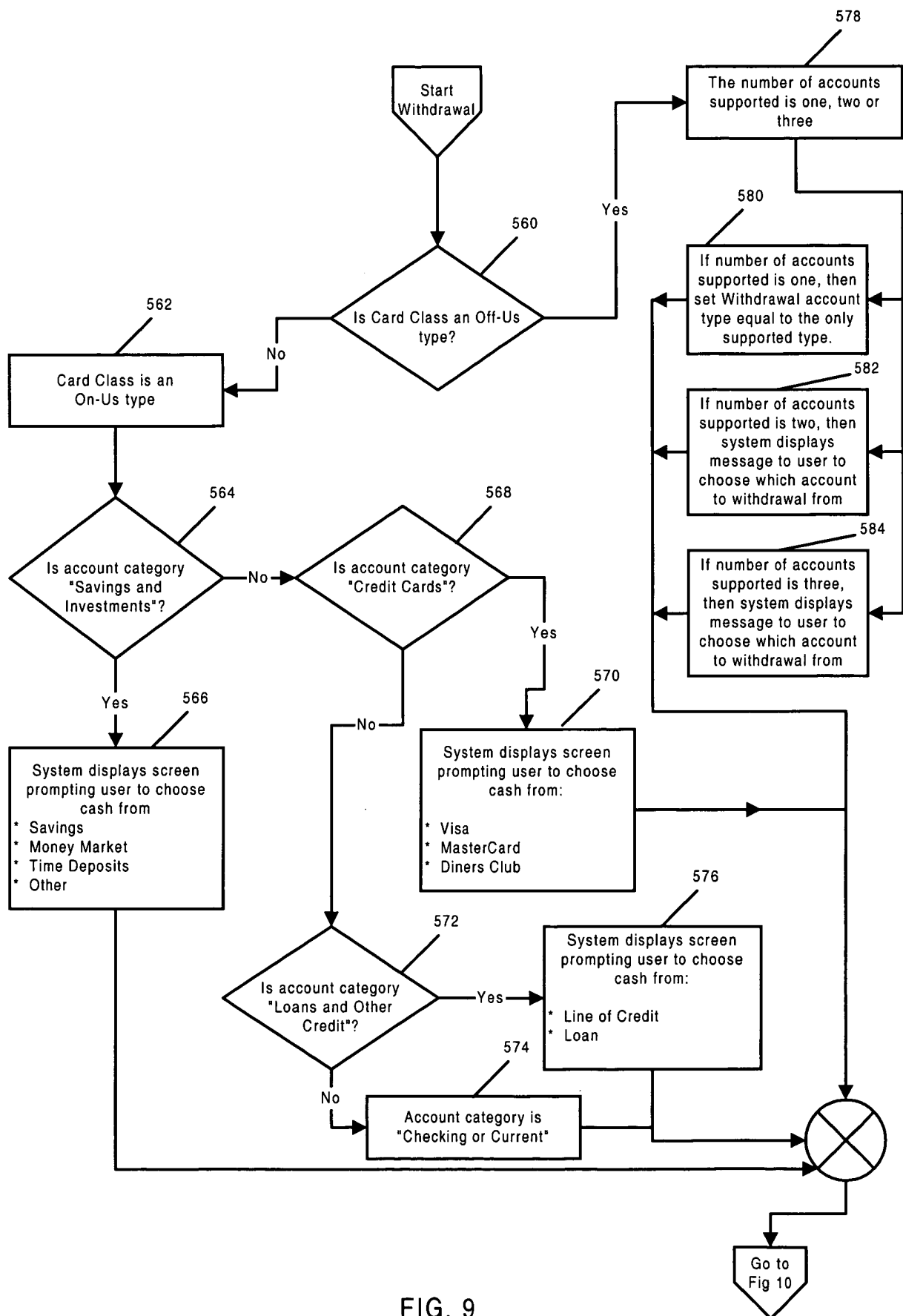


FIG. 8



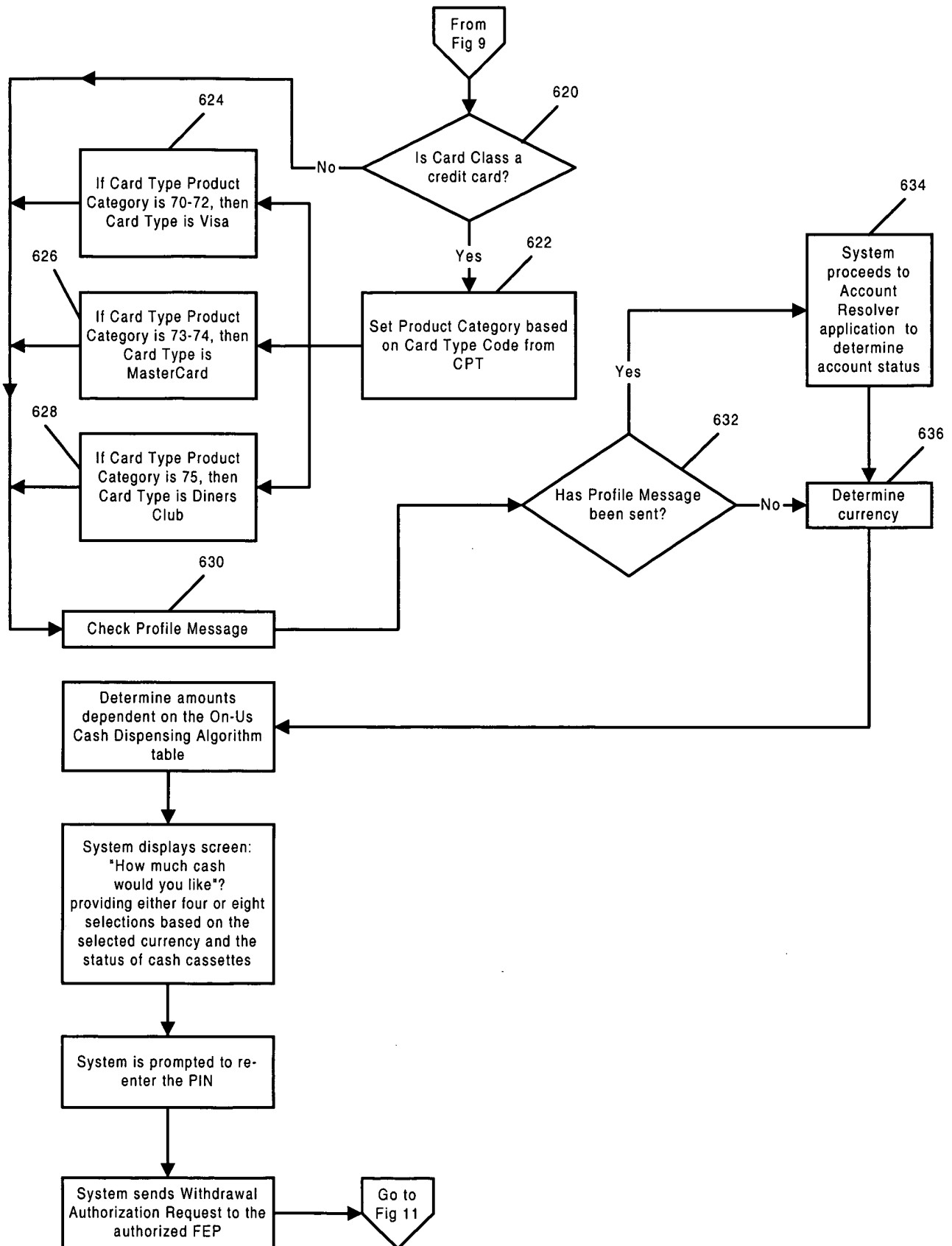


FIG. 10

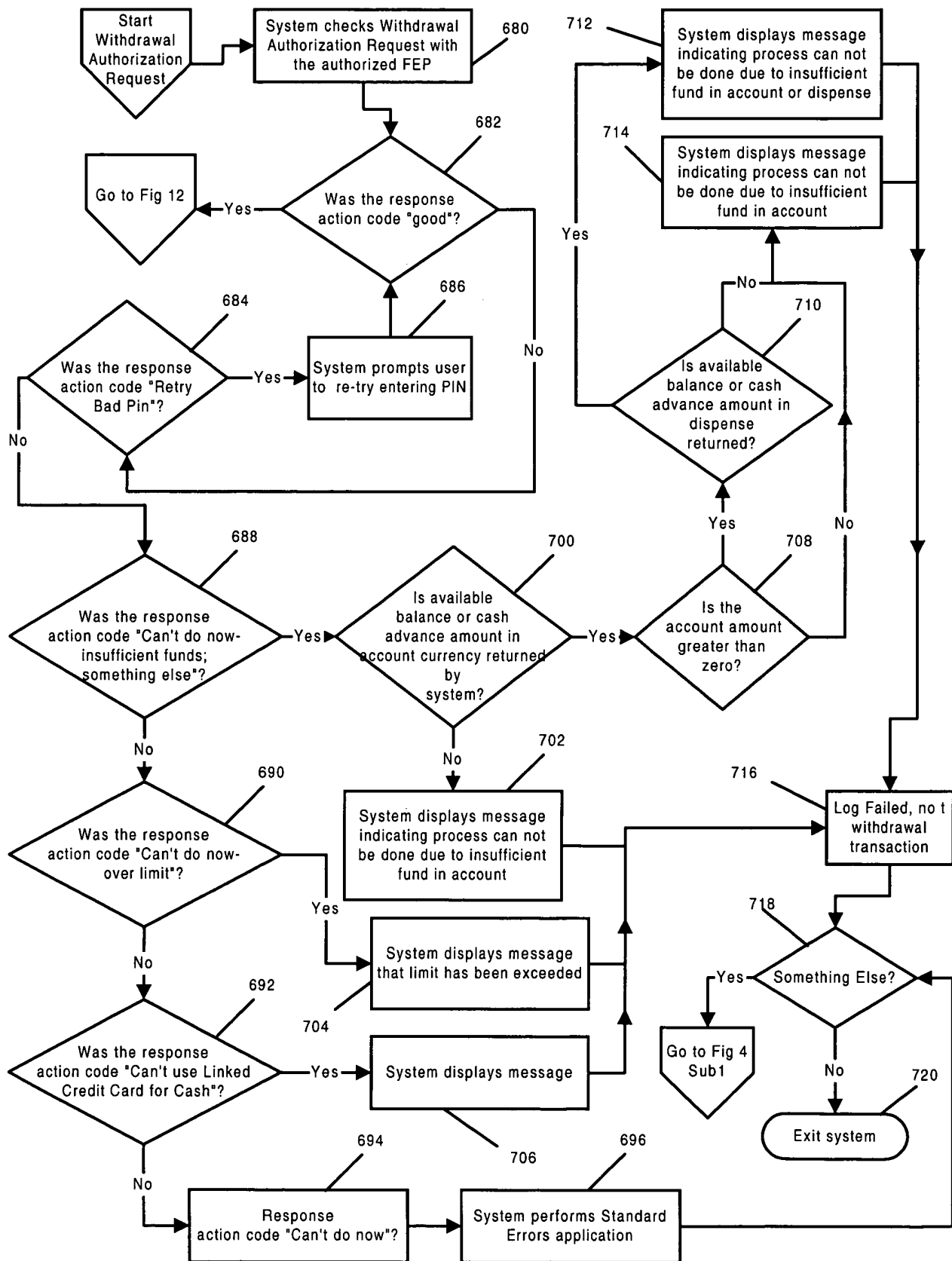


FIG. 11

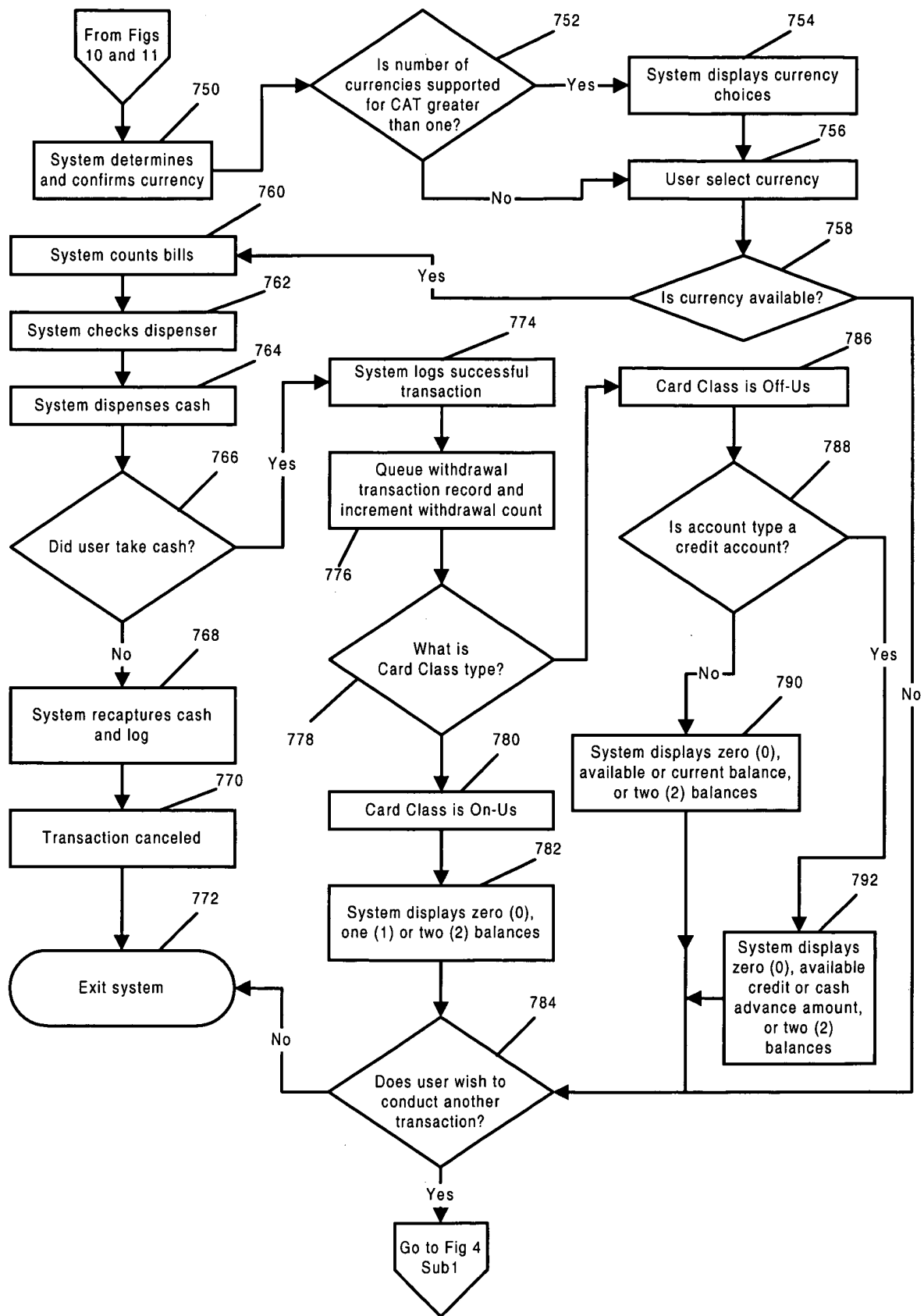


FIG. 12

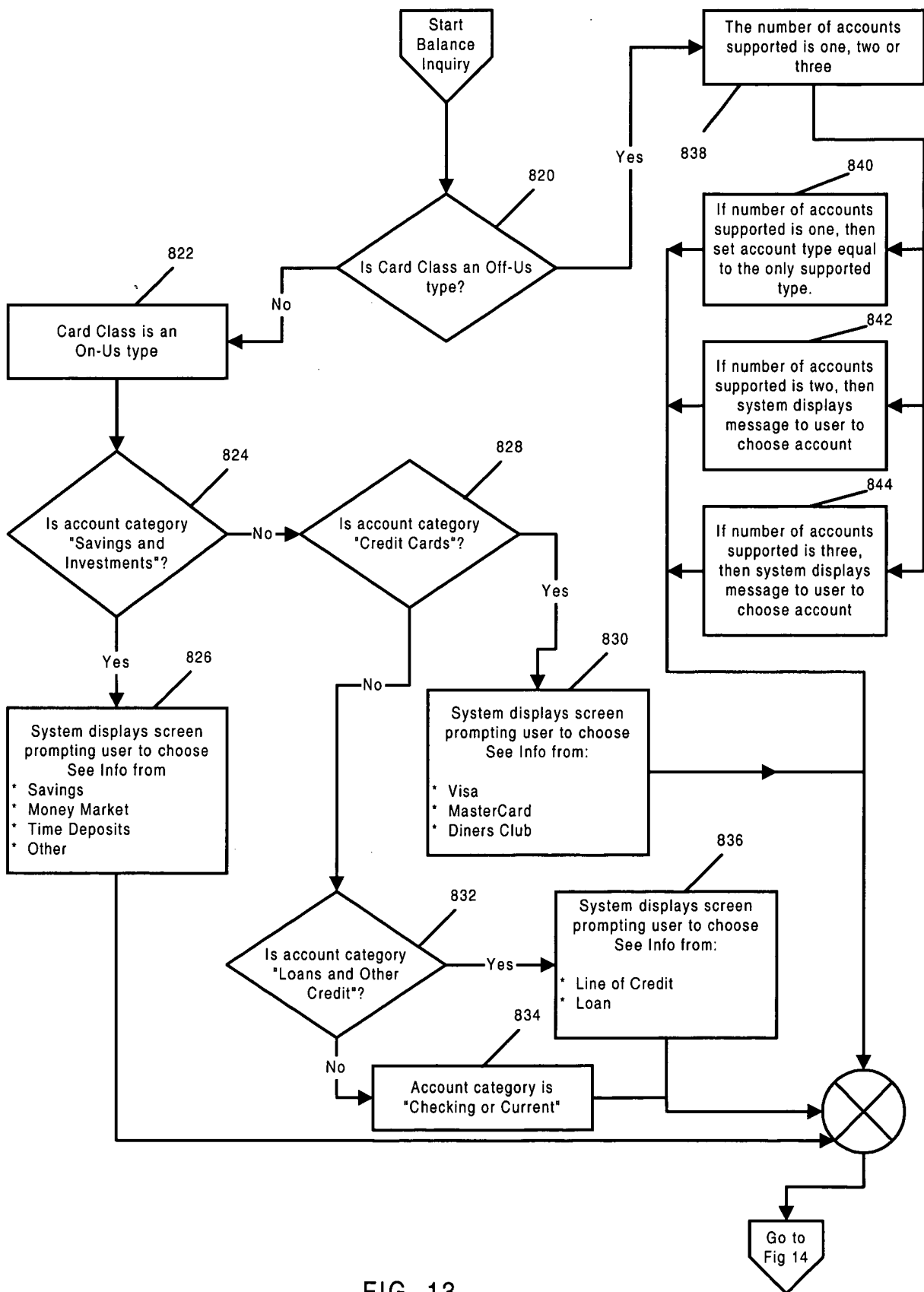


FIG. 13

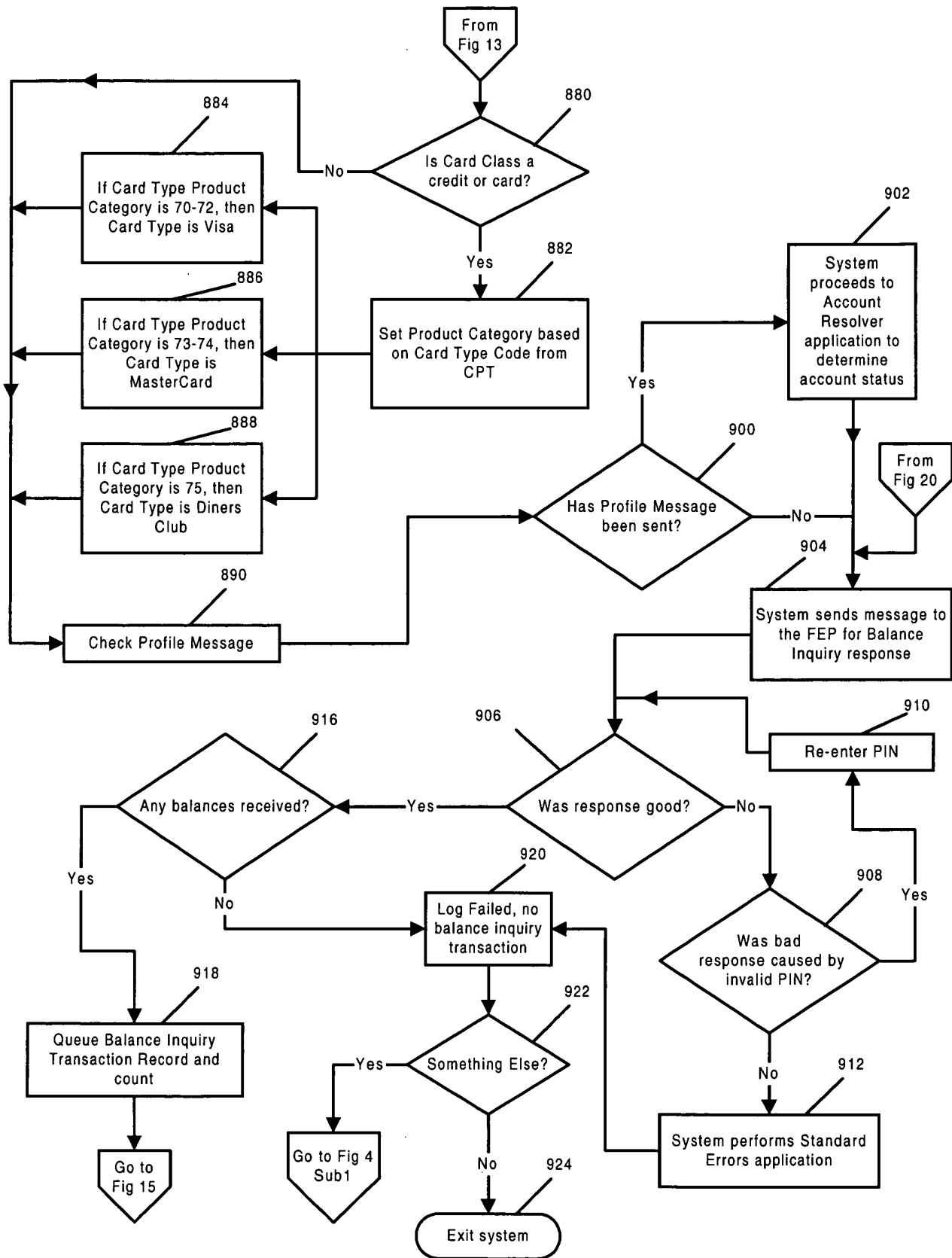


FIG. 14

960 962 964 966 968 970 972 974 976 978

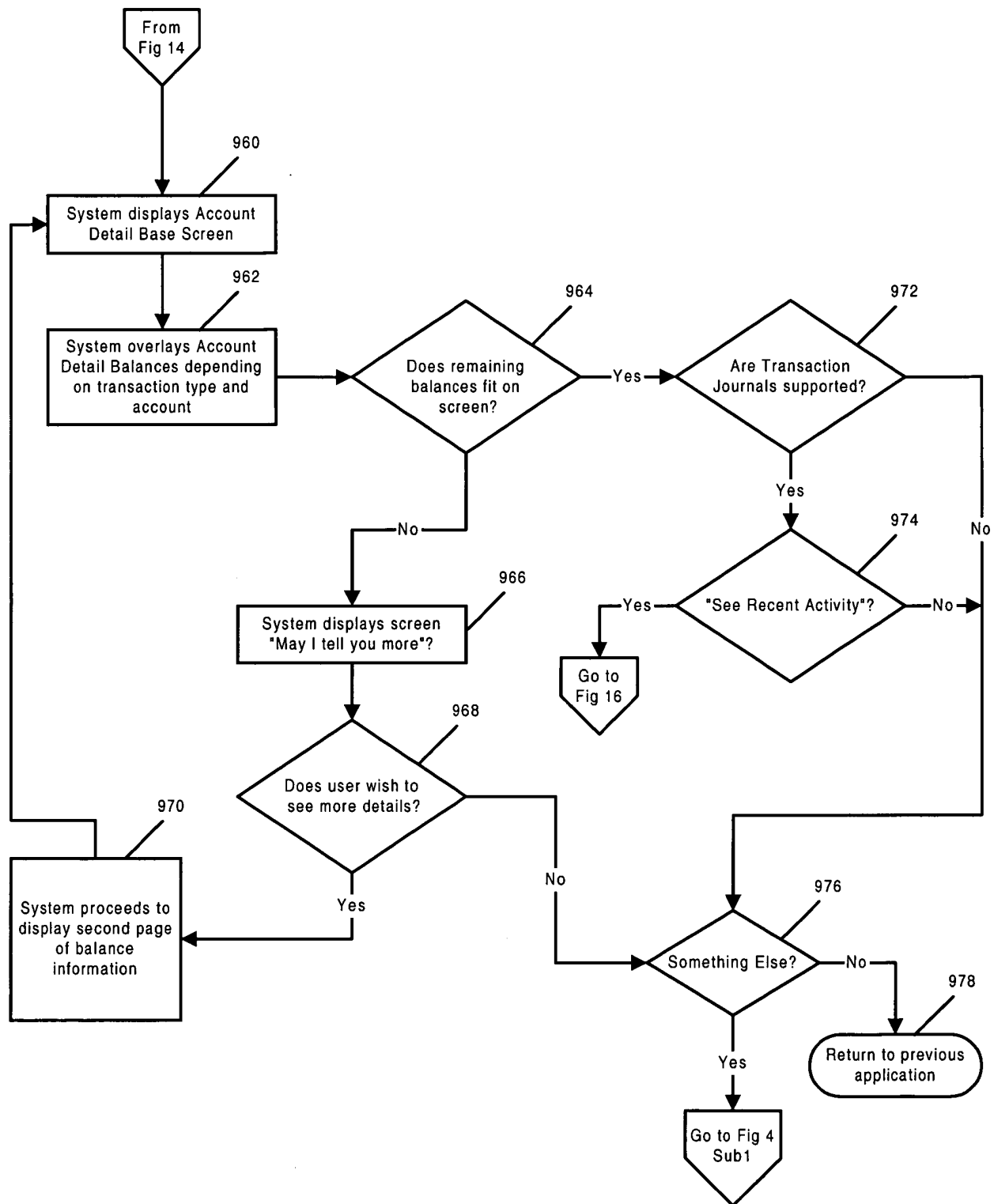


FIG. 15

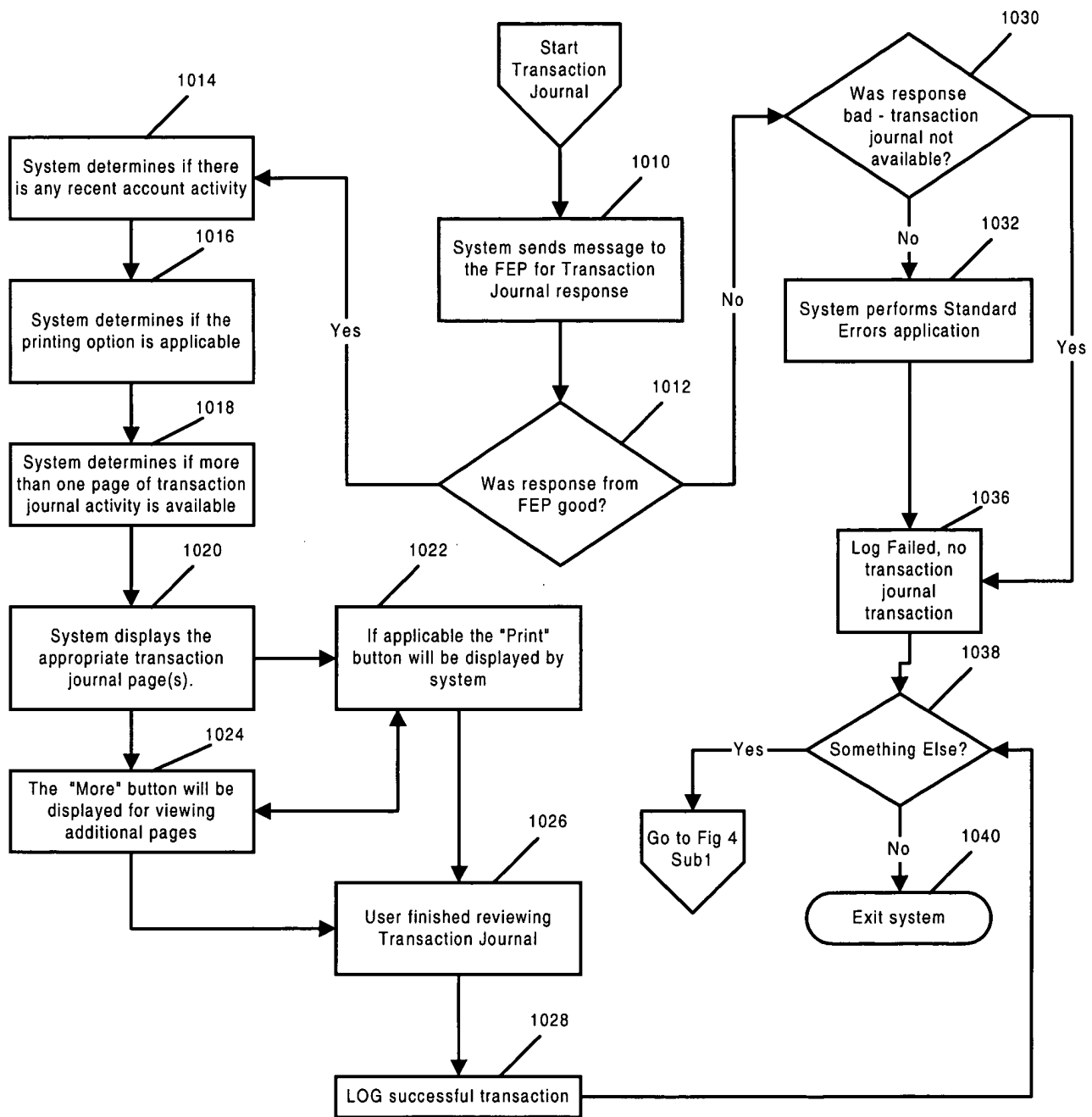


FIG. 16

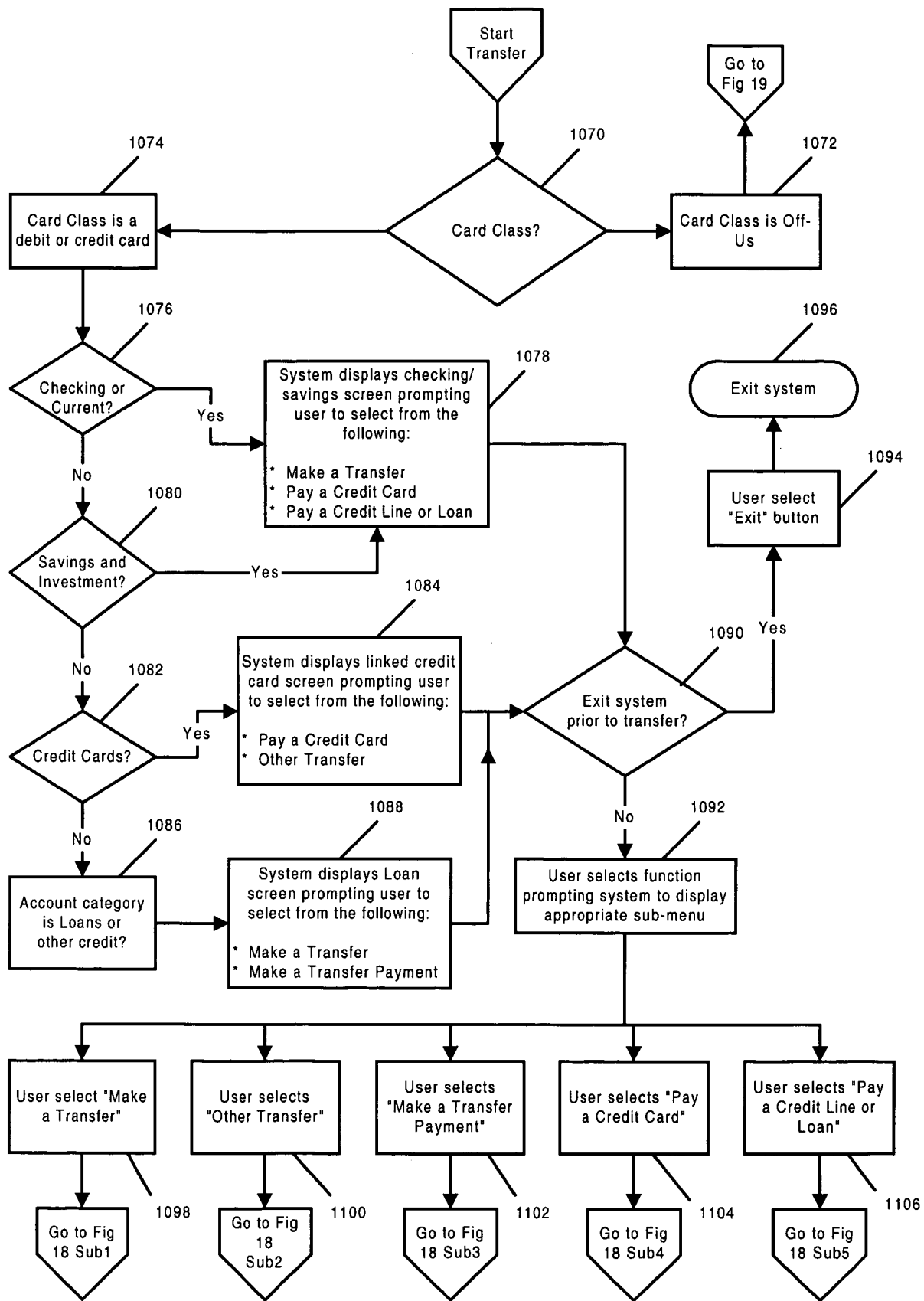
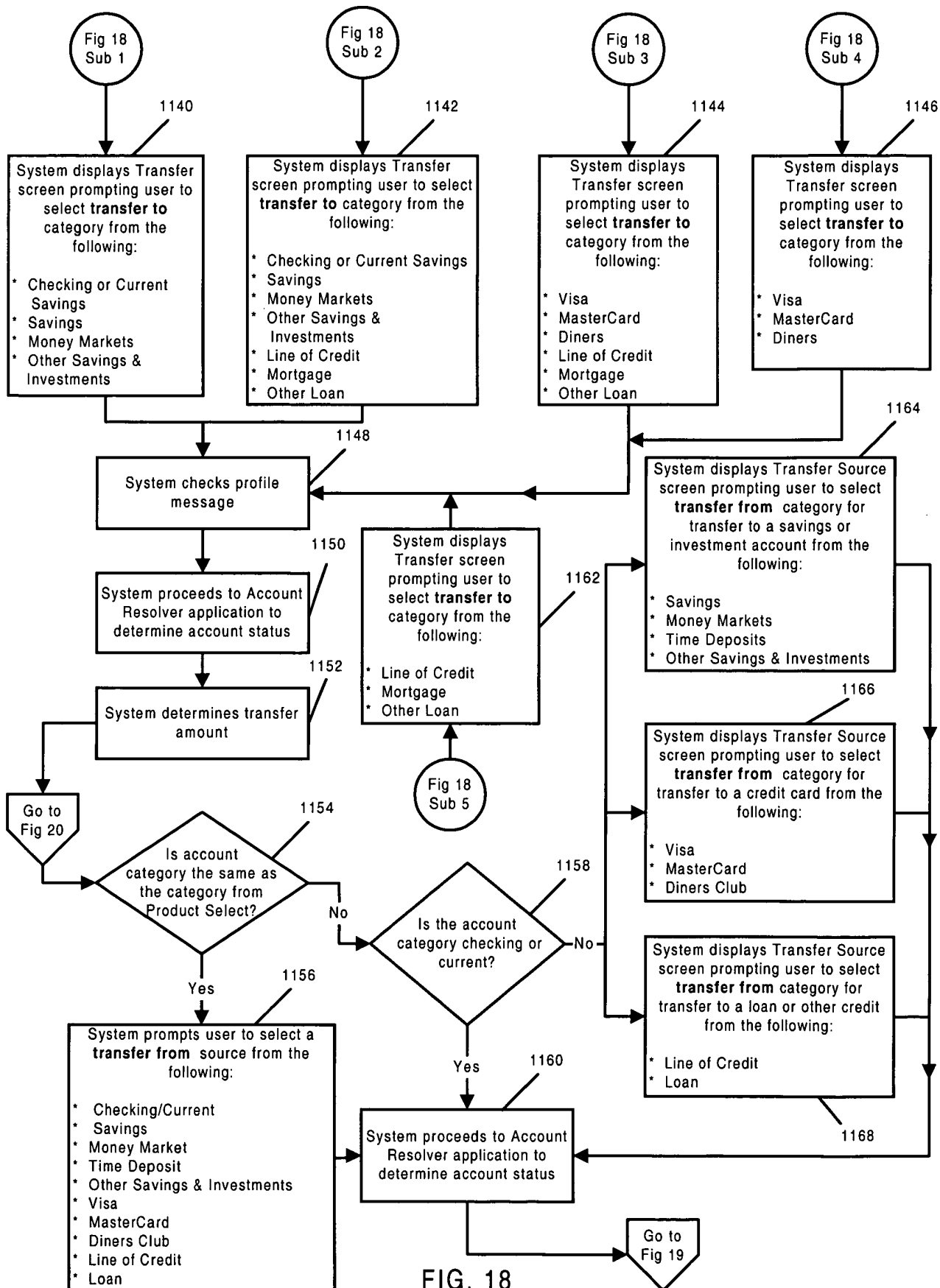


FIG. 17



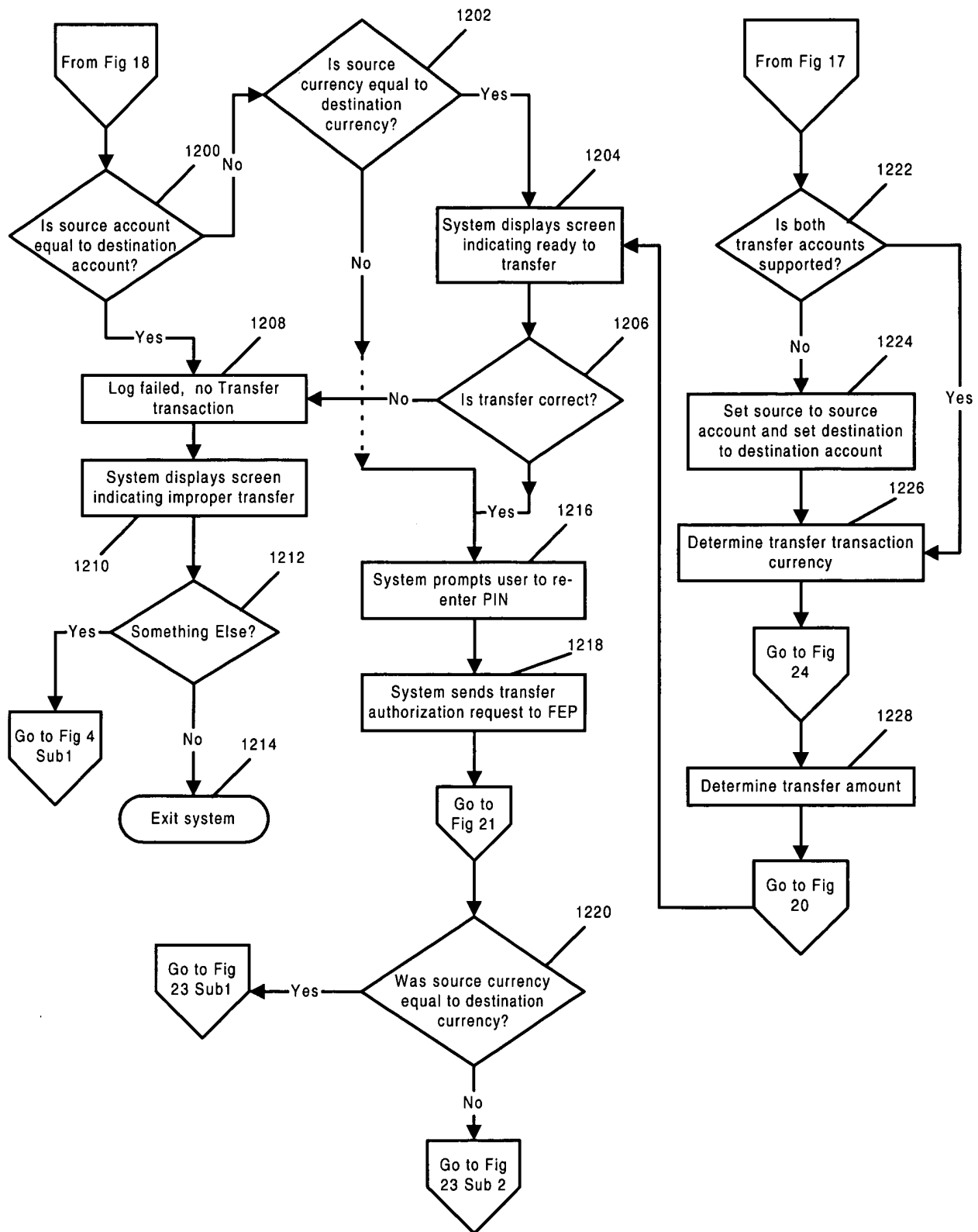


FIG. 19

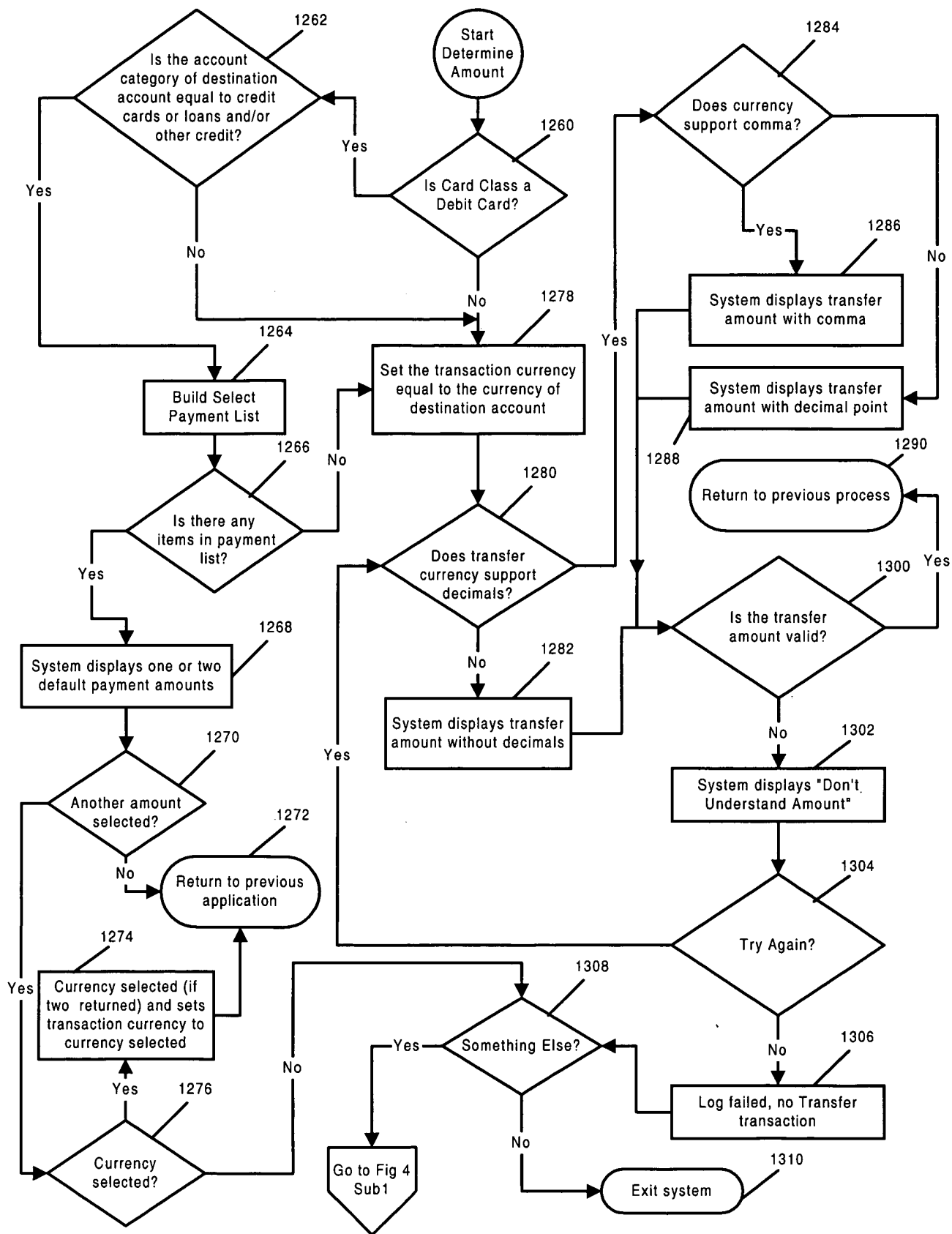


FIG. 20

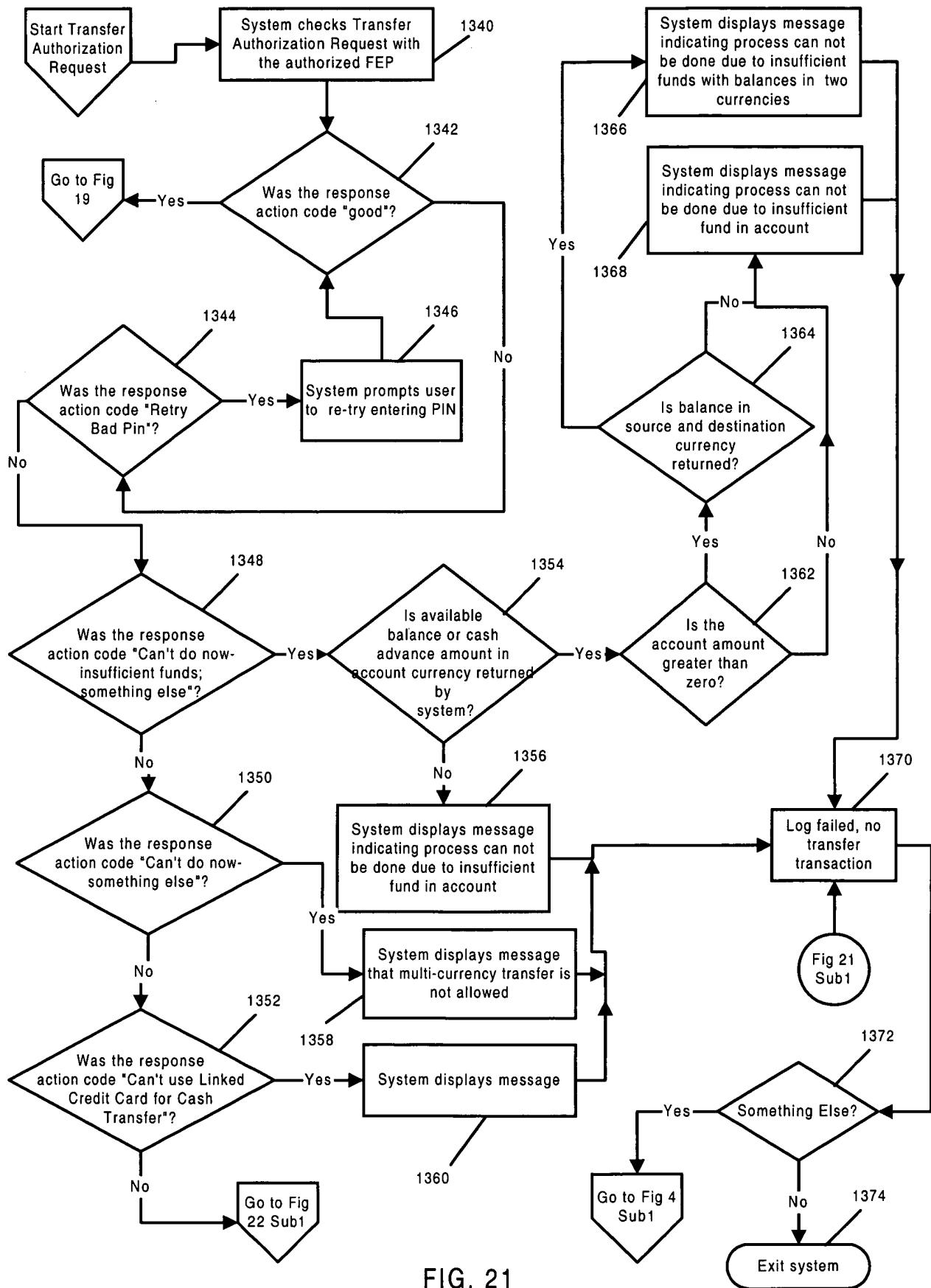


FIG. 21

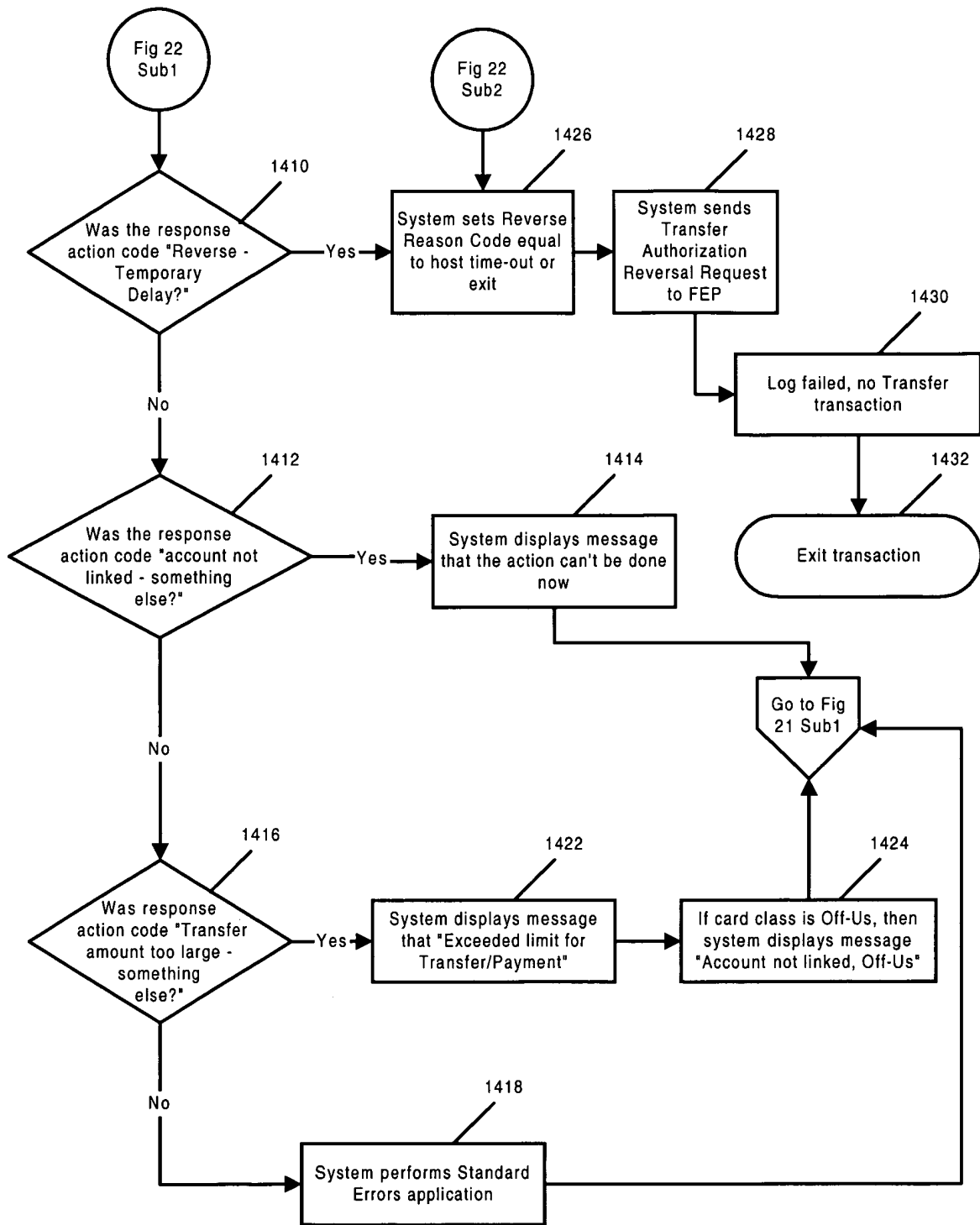


FIG. 22

1. *Staphylococcus aureus* (Staph. aureus)
 2. *Staphylococcus epidermidis* (Staph. epidermidis)
 3. *Staphylococcus saprophyticus* (Staph. saprophyticus)
 4. *Staphylococcus sciuri* (Staph. sciuri)
 5. *Staphylococcus carnosus* (Staph. carnosus)
 6. *Staphylococcus hyalogenus* (Staph. hyalogenus)
 7. *Staphylococcus epidermidis* (Staph. epidermidis)
 8. *Staphylococcus aureus* (Staph. aureus)
 9. *Staphylococcus epidermidis* (Staph. epidermidis)
 10. *Staphylococcus aureus* (Staph. aureus)

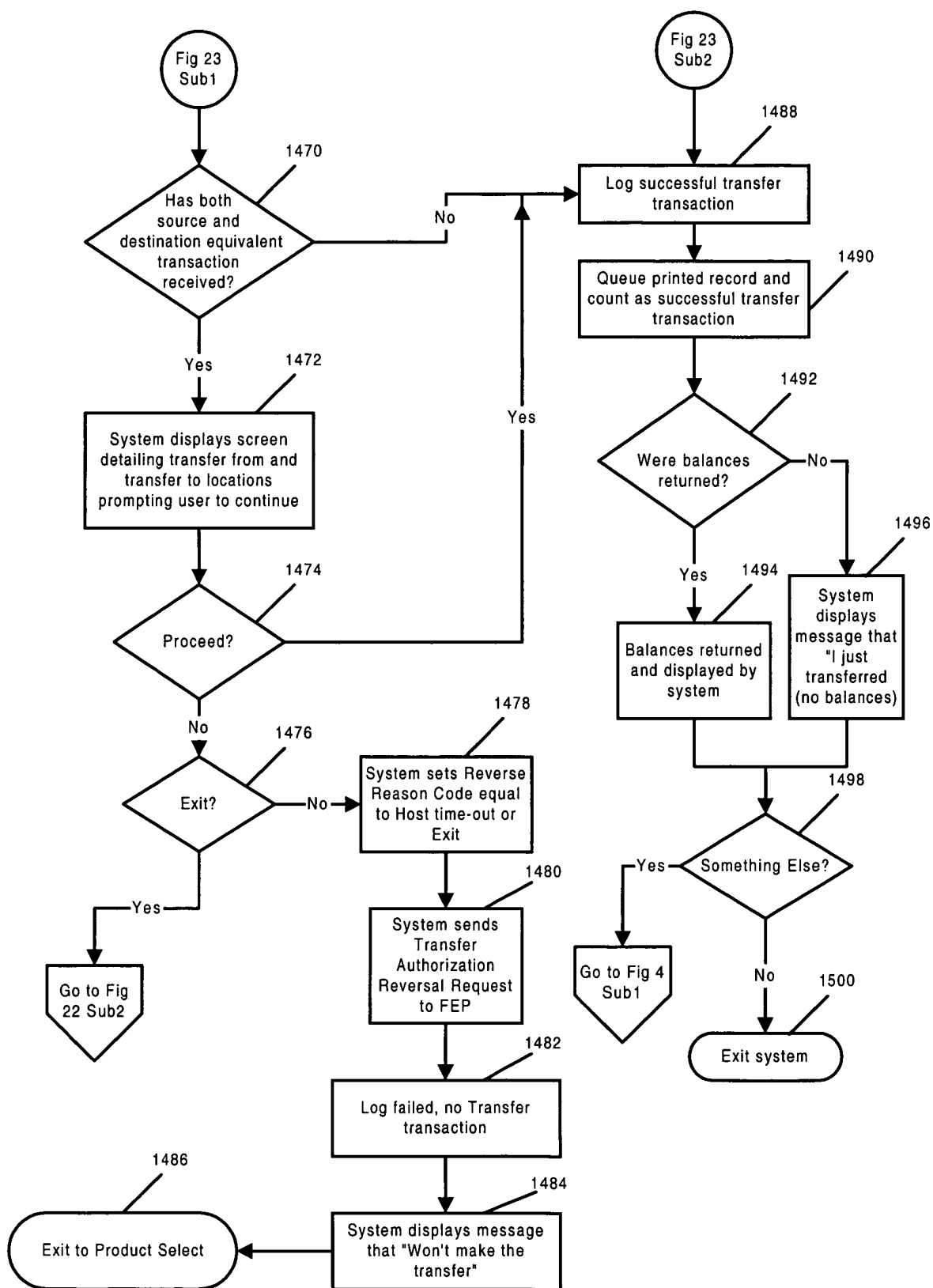


FIG. 23

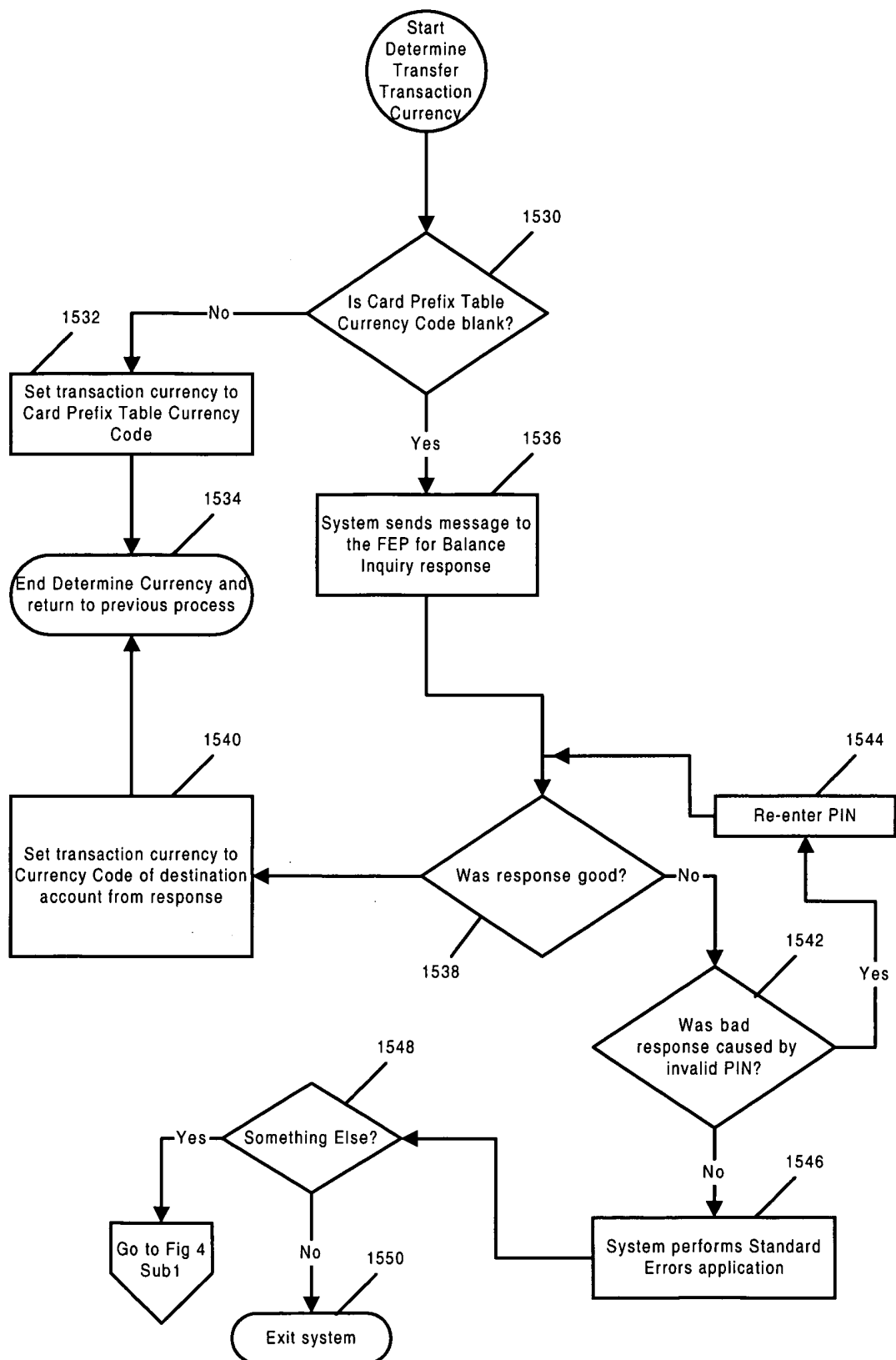
[illegible]

FIG. 24

Support Transactions by Product Category and Functionality

Checking or Current							
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From	Payment To
Checking/Current	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Savings and Investments							
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From	Payment To
Savings	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Money Market	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Time Deposits	Yes	Yes	Yes	Yes	No	Yes	N/A
Other (Savings and Investments)	Yes	Yes	Yes	Yes	Yes	Yes	N/A
Loans and Other Credit							
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From	Payment To
Line of Credit	Yes	Yes	Yes	Yes	N/A	Yes	Yes
Mortgages	Yes	Yes	No	No	N/A	No	Yes
Other Loans	Yes	Yes	Yes	No	N/A	No	Yes
Credit Cards (Linked to Debit Cards)							
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From	Payment To
Visa	Yes	Yes	Yes	Yes	N/A	Yes	Yes
MasterCard	Yes	Yes	Yes	Yes	N/A	Yes	Yes
Diners Club	Yes	Yes	Yes	Yes	N/A	Yes	Yes

FIG. 25A

Support Transactions by Product Category and Functionality (continued)

Credit Cards (Stand Alone)								
Product Name	Balance Inquiry	Transaction Journal	Withdrawal	Transfer From	Transfer To	Payment From	Payment To	
Visa	Yes	Yes	Yes	No	No	No	No	
MasterCard	Yes	Yes	Yes	No	No	No	No	
Diners Club	Yes	Yes	Yes	No	No	No	No	

FIG. 25B

Accounts and Balances (continued)

Loans and Other Credit (continued)						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Line of Credit (continued)	Next Payment Date	On <date>	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last payment Date	On <date>	✓			
Mortgages	Principal Amount	Original Loan Amount	✓			
	Unpaid Principal	Amount You Owe	✓			
	Next Payment Amount	Next Payment Due	✓			
	Next Payment Date	On <date>	✓			
	Monthly Payment	Scheduled Payment Amount	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last Payment Date	On <date>	✓			
	Penalty Amount	Late Charges Due	✓			
	Past Due Amount	Past Due Amounts	✓			
Other (Savings and Investments)	Principal Amount	Original Loan Amount	✓			
	Unpaid Balance	Amount You Owe/Amount We Owe You	✓			
	Next Payment Amount	Next Payment Due	✓			
	Next Payment Due Date	On <date>	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last Payment Date	On <date>	✓			
	Interest Rate	Interest Rate	✓			
	Effective Interest Rate	A.P.R.	✓			
Loans and Other Credit						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Visa/MasterCard	Current Balance (currency 1)	Amount You Owe/Amount We Owe You	✓			

FIG. 26B

Accounts and Balances (continued)

Credit Cards (continued)						
Product Name	Field Name	Screen Text	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Visa/MasterCard (continued)	Current Balance (currency 2)	Amount You Owe/Amount We Owe You (used for dual currency)	✓			
	Credit Line Amount	Credit Limit	✓			
	Available Credit Amount	Available Credit	✓	✓	✓	✓
	Cash Advance Amount	Available for Cash Advances	✓	✓	✓	✓
	Minimum Amount Due	Minimum Payment Due	✓			
	Minimum Amount Due Date	On <date>	✓			
	Last Statement Balance	Last Statement Balance	✓			
	Last Payment Amount	Last Payment Made	✓			
	Last Payment Date	On <date>	✓			
	Current Balance (currency 1)	Amount You Owe/Amount We Owe You	✓			
Diners Club	Current Balance (currency 2)	Amount You Owe/Amount We Owe You (used for dual currency)	✓			
	Credit Line Amount	Credit Limit	✓			
	Available Credit Amount	Available Now	✓			
	Cash Advance Amount	Available for Cash Advances	✓			
	Next Payment Amount	Total Due	✓			
	Next Payment Amount Date	On <date>	✓			
	Last Statement Balance	Balance on Last Statement	✓			
	Last Statement Amount	Last Payment Made	✓			
	Last Payment Date	On <date>	✓			

FIG. 26C

[illegible]FIG. 27

Printed Record Balance Text Descriptors

Checking and Current						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Checking/Current	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Savings and Investments						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Savings	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Money Market	Current Balance	On Deposit/Amount You Owe	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Time Deposits	Principal Amount	Amount Invested	✓			
	Maturity Date	Maturity Date	✓			
	Current Balance	On Deposit		✓		✓
	Available Balance	Available Now		✓		✓
Other (Savings and Investments)	Current Balance	On Deposit	✓	✓	✓	✓
	Available Balance	Available Now	✓	✓	✓	✓
Loans and Other Credit						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Line of Credit (Note: Also Used for Overdraft)	Unpaid Balance	Amount You Owe/Amount We Owe You	✓	✓	✓	✓
	Available Credit Amount	Available Now	✓	✓	✓	✓
Mortgages	Next Payment Amount	Next Payment Amount	✓			
	Latest Payment Amount	Last Payment Made	✓			
Other Loans	Next Payment Amount	Next Payment Amount	✓			
	Latest Payment Amount	Last Payment Made	✓			

FIG. 28A

Printed Record Balance Text Descriptors (continued)

Savings and Investments						
Product Name	Field Name	Printer Record (Zero or Positive/Negative Balance)	Balance Inquiry	Transfer From	Transfer To	Withdrawal
Visa/MasterCard	Available Credit Amount	Available Credit	✓	✓	✓	✓
	Cash Advance Amount	Cash Advance Available	✓	✓	✓	✓
Diners Club	Current Balance (currency 1)	Amount You Owe/Amount We Owe You		✓	✓	✓
	Available Credit Amount	Available Now	✓	✓	✓	✓
	Cash Advance Amount	Cash Advance Available	✓			

FIG. 28B

Transaction Journal Transaction Functions

Available Functions	Available Functions
Deposit	Transfer To Money Market
Got Cash	Transfer To Time Deposit
Cash Advance	Transfer From
Credit Cash Advance	Transfer From Checking/Current
Check	Transfer From Savings
Purchase	Transfer From Money Market
Credit Purchase	Transfer From Time Deposit
Payment	Transfer From Savings/Investment
Payment To	Transfer From Line of Credit
Payment To Line of Credit	Transfer From Visa
Payment To Mortgage	Transfer From MasterCard
Payment To Loan	Transfer From Diners Club
Payment To Visa	Transfer From Credit
Payment To MasterCard	Transfer In
Payment To Diners Card	Transfer Out
Payment To Credit	Other Credit
Payment From	Other Debit
Payment From Checking/Current	Return
Payment From Savings	Interest Paid
Payment From Money Market	Interest Charged
Payment From Time Deposit	Interest
Payment From Savings/Investment	Late Payment Fee
Payment From Line of Credit	Service Charge
Payment From Visa	Finance Charge
Payment From MasterCard	Cash Advance Fee
Payment From Diners Club	Annual Fee
Payment From Credit	Other Fee
Transfer To	Profit
Transfer To Checking/Current	Markup
Transfer To Savings	Other Transaction

FIG. 29

[illegible]

FIG. 30

006749 6442560

DATE 31 OCT 1996	TIME 12:17	LOCATION CH00705	CARD NUMBER 1234XXX896705	1566
<p>GOT S\$100 CASH - (#110) GBP45:57 WAS DEDUCTED FROM CHECKING/CURRENT XXXXXXXXXXXXXXXXXXXX7890</p> <p>NEW CHECKING/CURRENT BALANCES XXXXXXXXXXXXXXXXXXXX7890 GBP2,056.00 ON DEPOSIT GBP2,056.00 AVAILABLE NOW</p>				
DATE 31 OCT 1996	TIME 12:17	LOCATION CH00705	CARD NUMBER XXXXXXXXXX6705	1568
<p>GOT S\$100 CASH - (#101) GBP45:57 WAS DEDUCTED FROM CHECKING</p> <p>NEW CHECKING BALANCES GBP2,056.00 ON DEPOSIT GBP2,056.00 AVAILABLE NOW</p>				
DATE 31 OCT 1996	TIME 12:17	LOCATION CH00705	CARD NUMBER 1234XXX896705	1570
<p>BALANCES - (#310) CHECKING/CURRENT XXXXXXXXXXXXXXXXXXXX7890 R\$25.000,57 ON DEPOSIT R\$10.000,00 AVAILABLE NOW</p> <p>BALANCE - (#303) CREDIT R\$5.000,00 CASH ADVANCE AVAILABLE</p>				
DATE 31 OCT 1996	TIME 12:17	LOCATION CH00705	CARD NUMBER XXXXXXXXXX6705	1572
<p>BALANCES - (#301) CHECKING R\$25.000,57 ON DEPOSIT R\$10.000,00 AVAILABLE NOW</p> <p>BALANCE - (#303) CREDIT R\$5.000,00 CASH ADVANCE AVAILABLE</p>				
DATE 31 OCT 1996	TIME 12:17	LOCATION CH00705	CARD NUMBER 1234XXX896705	1574
DATE	DESCRIPTION	AMOUNT		
18/10	Deposit	544.24		
21/10	Trans From Time Deposit	100.00		
25/10	Payment from Diners Club	500.00		
25/10	Deposit	544.24		
25/10	Check 1343	123.45		
29/10	Check 1300	700.00		
29/10	Check 1344	96.27		
30/10	Interest Paid	5.67-		

FIG. 31

